

SCHEDULE A - 5

RURAL AND NATIVE HOUSING PROGRAM
NEW BRUNSWICK

There are two components to the RNH Program: RNH Home-ownership and Rental Program, and Basic Shelter Program (BSP). Both components will be delivered and administered by the New Brunswick Housing Corporation (NBHC). Comparable housing will be provided under both program components. The two components are described separately in Part I and Part II of this Schedule.

Cost-Sharing:

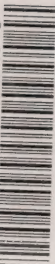
Total program costs for both components will be shared by Canada and New Brunswick. Program costs funded by New Brunswick will amount to at least one-third of the program costs funded by Canada. New Brunswick's share of the aggregate of program costs of both components is at a rate of 25 percent or more and Canada's share of the aggregate of program costs of both components is at a rate of 75 percent or less.

In 1987, NBHC and CMHC intend to consolidate the two components into a single program whereby program costs would be shared by Canada and New Brunswick on a 75/25 basis.

For 1986, New Brunswick agrees to commit at least \$1 of capital for BSP units for every \$3 of capital committed for loans and construction under RNH, including Proposal Development Funds (PDF). New Brunswick will advance funds for both components of the program, but will claim from CMHC only 100% of RNH and PDF capital.



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RNH Training funds will be cost-shared 75/25.

Agency fees, which will be set at the same rate for both components of the program, will be paid by NBHC. NBHC will claim from CMHC only those agency fees related to the delivery of RNH units.

Delivery and administration costs incurred by NBHC will be claimed from CMHC only for the RNH units delivered, in accordance with the agreed upon fee schedule.

Interest costs and loan losses on PDF will be cost-shared 75/25.

Financing interest will be paid on the following advances/ expenditures made by NBHC:

- Capital on RNH and PDF

- 75% of Training Funds disbursed

- 100% of agency fees for RNH

- 100% of delivery and administration fees on RNH and PDF

Reimbursement:

NBHC will ensure on a quarterly basis that the cumulative capital expenditures on RNH and PDF approximate three times the cumulative capital expenditures reported on BSP for commitments made in 1986. If this ratio is not maintained, the parties agree to take measures to rectify the situation and restore the agreed upon proportion.

Final Accounting:

If, when all commitments made in 1986 are fully advanced, capital advances made by NBHC on BSP are less than one third of capital advances made by NBHC on RNH and PDF, NBHC shall submit a claim to CMHC to reduce the amounts claimed for RNH and PDF capital to the required proportion.

This means that NBHC has bought into the RNH portfolio and a new ratio must be established for sharing of ongoing subsidy costs.

**PART I
RURAL AND NATIVE HOUSING
HOMEOWNERSHIP AND RENTAL PROGRAM**

1. OBJECTIVE

To assist Native and non-Native households in core housing need in rural areas to obtain new or existing, affordable, adequate and suitable homeownership or rental housing.

2. PROGRAM DESCRIPTION

The Rural and Native Housing Homeownership and Rental Program provides homeownership or rental projects for eligible clients. Homeownership clients pay up to twenty-five percent of adjusted annual household income, as outlined in Appendix "1" of this Schedule, towards the monthly mortgage payment (principal and interest),

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taxes and eligible heating costs of their units. The difference between a homeowner client's monthly payment and the amount required to amortize the mortgage, plus taxes and eligible heating costs, as outlined in program guidelines, is subsidized. Rental clients pay up to twenty-five percent of adjusted annual household income for serviced accommodation, as outlined in Appendix "1" of this Schedule. For rental projects the difference between rent revenue and economic rent is subsidized. The Federal scale and the New Brunswick scale, if the latter is to be used, are attached in Appendix "1" and must not result in occupant households remaining in core housing need.

Rental and homeownership units can be developed directly by NBHC through Section 55 of the Act. This approach may be used for the acquisition of land and construction of units, or for the acquisition and rehabilitation of existing units.

A lending approach may also be used to provide homeownership units. Loans to build or acquire units for eligible RNH homeowner clients can be made through Sections 34.15 and 34.16 of the Act, but rehabilitation work cannot be financed through these sections. Annual contributions are provided to assist eligible RNH homeowners in repaying their loans. These are provided through Section 34.16, or through Section 34.161 for loans made through Section 34.15.

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Enabling Federal Legislation

National Housing Act:

- . Uninsured Direct Loans in designated areas -
Section 34.15;
- . Contribution Assistance - Section 34.16;
- . Contribution Assistance - Section 34.161;
- . Development Funding and Subsidy Assistance -
Section 55;
- . Rural and Native Housing Proposal Development Funds -
Section 37.1;
- . RNH Training Funds Program - Paragraph 37(1)(e).

Enabling Provincial Legislation

New Brunswick Housing Act:

- . Section 10(2)(i).

3. ELIGIBILITY CRITERIA

3.1 Delivery Agents

Provincial Native organizations identified by CMHC will be involved in the planning, delivery and administration of the program in accordance with the Operating Agreement and Appendix "4" of this Schedule. Other groups or individuals agreed to by the parties may be eligible to act as delivery agents. Criteria for the qualification of delivery agents, such as technical and financial expertise, will be agreed to by both the federal and provincial parties.

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3.2 Areas

Rural areas of 2 500 or less persons, are eligible for the Program. Rural municipal jurisdictions having a population of greater than 2 500 persons but where the population is dispersed, (i.e. no population core or centre of more than 2 500 persons), are considered rural areas eligible for the RNH program.

3.3 Clients

- . Native and non-Native households in core housing need are eligible.
- . Social assistance recipients are eligible if written assurance is obtained prior to commitment from the Provincial authorities concerned that the net shelter component of the recipient's social assistance will not be reduced as a consequence of purchasing or renting a unit assisted by this program.
- . A client applying for assistance under the program who has previously owned or rented a CMHC or NBHC unit, and who is in arrears on that property or has caused a loss to CMHC or NBHC within the preceding five-year period, generally does not qualify for the program until those arrears or losses are paid in full.

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4. ELIGIBLE PROJECT COSTS/ASSISTANCE

4.1 Project Costs - New Units, Homeowner or Rental

Eligible project costs include project costs over the Maximum Unit Price which are necessary for the completion of the project.

Eligible project costs include:

- . Pre-development costs - project investigation or land acquisition expenses such as water tests, soils tests and land options as outlined in program guidelines;
- . Land - lesser of actual cost or market value and eligible fees associated with acquisition (not applicable on client owned land);
- . Holding Costs - all costs associated with holding an asset between acquisition and sale, including property taxes, grants in lieu of property taxes, local improvement charges, insurance premiums, utility costs;
- . Construction/acquisition costs;
- . Interest - all interest accruing from the date of disbursement of all funds until the Interest Adjustment Date for the account. The interest rate used will be set by CMHC;
- . Refrigerator and stove - cost of purchasing and delivering to the unit a refrigerator and stove;
- . Legal fees; adjustments and registration costs; survey costs; and warranty program enrollment costs in applicable Provincial Home Warranty Program;
- . Proposal Development Funds;
- . Other project costs which the Parties may agree to.

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4.2 Project Costs - Existing Units, Homeowner or Rental

Eligible project costs include project costs over the Maximum Unit Price which are necessary for the completion of the project. Eligible project costs include the total acquisition cost, rehabilitation cost (Section 55 only), and all associated fees, plus all other applicable costs listed above in "Project Costs, New Units Homeowner or Rental".

4.3 RNH Proposal Development Funds

NBHC may make interest-free loans of up to \$10 000 per unit or \$75 000 per project available to support the development of projects by eligible sponsors providing projects to individuals or families of low income or the disabled.

4.4 Loans

NBHC makes loan commitments for the acquisition or construction of houses for eligible homeownership clients. Loans provided are for up to 100% of the project lending value, as outlined in program guidelines, less any client down payment. The value of land owned by eligible clients on which RNH units are to be constructed is not included in lending value.

Where NBHC wishes to take, for NHA Sections 34.15 and 34.16 loans, individual mortgage securities or other securities acceptable to CMHC and NBHC in its own name, a Trust Agreement shall be entered into between CMHC and NBHC.

5. PROJECT SELECTION/DELIVERY PROCESS

5.1 Targeting

All clients must be in core housing need. NBHC will ensure that all units/funds in this component of the RNH Program are allocated within the geographic areas specified in the Operating Agreement and to priority groups in accordance with the approved three-year plan attached as Schedule B of the Operating Agreement.

Six percent of RNH Homeownership and Rental units are to be targeted to eligible Native households. Taking into account the planning process, NBHC will assist eligible clients within this priority group with the intent to direct assistance in accordance with their share of core housing need relative to each other.

For eligible non-Native households, NBHC, taking into account the planning process, will assist eligible clients with the intent to direct assistance in accordance with their share of core housing need relative to each other.

Within the core housing need income limits, the number of units directed to households at the upper income levels shall not exceed their proportionate share of need.

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5.2 Delivery

Approved agents may participate in delivery and administration of the program. Where an agent is involved in program delivery and/or program administration, fees-for-service approved by the parties will be paid. Agents contract their services with NBHC through an Agency Agreement. The Fee-for-Service Agency Agreement stipulates the scope, terms, conditions, fees, roles and responsibilities of the agent, and will be in a form acceptable to both CMHC and NBHC.

NBHC will ensure that a proportion of the annual allocation under this component of the RNH Program to be agreed upon by NBHC and CMHC and included in Schedule B of the Operating Agreement, is to be made available for delivery and/or administrative participation by the provincial Native organization as specified in the Agency Agreement.

RNH training funds will be provided to eligible RNH clients, local housing groups and Natives. The RNH training funds programs are described in RNH Program Guidelines.

A Rural and Native Housing Tripartite Management Committee will be established. The Committee will consist of senior representatives from NBHC, the provincial Native organization and the Provincial Director of CMHC. The Committee will provide

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a forum for planning and monitoring delivery of Rural and Native housing programs. CMHC chairs the Committee. The terms of reference for the Committee are set out in Appendix "4" to this Schedule.

5.3 Selection Criteria

Housing assisted under the program will meet program definitions of adequacy and all appropriate program standards. Project design and unit type must be suitable to client household needs. Upon acquisition, existing units should be in reasonable conformity with National Housing Act Minimum Property Standards for Existing Residential Buildings, should be of sound construction and condition, and should be durable with a minimum of repair for the amortization period of the account.

6. COMMITMENT

NBHC approves commitments after ensuring that eligible clients have been identified for the units and program guidelines have been adhered to. Where a delivery agent is involved, the agent provides NBHC with a recommendation on commitments.

A commitment for Pre-Development funds is made on the date funds are approved for investigation of project feasibility.

A development commitment for the purchase of land or an existing unit is made the date an Offer-To-Purchase is accepted and executed by both parties to the Offer.

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A development commitment for the construction of a new unit is made prior to the date of contract approval.

A loan commitment for the purchase of an existing unit or construction of a new unit is made on the date of loan approval.

Commitments for new construction or repair of existing units will be cancelled if construction has not started within six months of the date of the Notice of Commitment.

A commitment for RNH Proposal Development Funds is made when NBHC approves a loan for this purpose to an eligible sponsor.

A commitment on RNH training funds is made when NBHC agrees to provide funds for RNH training to eligible recipients as outlined in RNH Program Guidelines.

The reporting of commitment take-up will be:

- . Capital Commitment Dollars

The dollar value of the loans/investments approved and increases/decreases thereto for the building of new units or the acquisition and repair of existing units within the capital commitment budget.

- . Subsidy Units

The number of units committed for which subsidies will be provided for either Homeownership or Rental Projects within the subsidy unit budget. A unit is

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defined as a self-contained dwelling in detached or multiple housing form to be occupied by one eligible household. The sale of a reacquired homeownership unit to a subsequent eligible client (recycled unit) is not a new subsidy unit commitment from the program allocation.

. RNH Proposal Development Funds

The capital dollars committed to provide interest-free loans to eligible sponsors through Section 37.1 of the Act.

. RNH Training Funds

The dollar value of funds approved.

7. ADVANCING

Where a project or unit commitment has been made, NBHC will ensure that the appropriate title/deed documents and mortgage or other security acceptable to CMHC have been registered/obtained prior to any advances being made.

No title or security is required by NBHC to make advances under commitments of pre-development funds.

Where an RNH Proposal Development Funds commitment has been made, NBHC approves and makes accountable advances of loan funds which are secured by a promissory note.

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NBHC makes advances in accordance with program guidelines based on work in place for new construction or repairs on existing units. Advances for acquisition are made on the closing of the purchase.

Prior to final advance being made, NBHC performs a final inspection to ensure that all work has been completed and is in reasonable conformity with required Standards.

Upon final advance, and in any event, within 6 months of Interest Adjustment Date, a final cost certificate will be submitted to CMHC, and any unused commitment will be cancelled. Confirmation of Interest Adjustment Date and final loan amount will be provided to CMHC within five (5) working days of Interest Adjustment Date.

8. PROJECT/PORTFOLIO ADMINISTRATION

NBHC will manage rental projects and administer the homeownership portfolio in a prudent, cost-effective manner in accordance with program guidelines. Agents or local housing authorities acceptable to CMHC and NBHC may be utilized to manage rental projects, and/or to perform administrative services on homeownership units/accounts such as securing vacant units.

NBHC will ensure that annual reviews of household income are undertaken to determine the level of continued assistance the household may receive in accordance with the Payment-to-Income scale as outlined in Appendix "1" of this Schedule.

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9. ELIGIBLE PROGRAM COSTS

The eligible program costs of this component of the RNH Program will be funded as outlined in "Cost-Sharing".

Eligible program costs include:

9.1 Budgetary Costs

Budgetary costs include the following:

. Fees-for-service - Delivery Agents

Fees-for-service paid to provincial Native organizations or other eligible program delivery agents for work they perform in the delivery and/or administration of the program as specified in the Agency Agreement.

Fee levels will be jointly determined by CMHC and NBHC. Fees-for-service are not applicable on program delivery or administration activities which NBHC performs directly, without Agent involvement.

. Pre-Development Costs

Eligible budgetary expenditures for project investigation or land acquisition expenses such as water tests, soils tests and land options, on projects which do not proceed, as outlined in RNH Program Guidelines.

. RNH Proposal Development Funds

Eligible budgetary expenditures include the interest costs on RNH Proposal Development Funds loans for the period between when funds are advanced and the loan is

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repaid out of the first advance. On projects that do not proceed to commitment, the loans will be forgiven.

. RNH Training Funds

The Client Training Program provides funds to facilitate the training of clients and local housing groups on the RNH Program as outlined in program guidelines.

The RNH Secondment Program makes funds available to provide professional assistance to eligible local housing groups to enable them to develop their capacity to deliver and/or administer housing.

The Native Cadre Training Program provides funds to facilitate the development of Native people to enable them to participate in delivering/administering housing programs.

. Post-Occupancy Repair Costs - Homeowner Units

Eligible costs associated with correcting defects in workmanship and defective materials not covered by the provincial home warranty program, as outlined in program guidelines. Specific unit limits exist; prior approval of CMHC is required before costs in excess of these limits may be incurred.

. Warranty Costs - Homeowner Units.

Warranty repair costs (for units developed by NBHC as registered builder) as outlined in program guidelines.

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. Post-Development Costs - Homeowner Units

Project costs which are not recovered through the project sale/mortgage, such as interest charges or costs incurred which are eligible costs but which are not considered appropriate to charge to the project because it would render it non-saleable, as outlined in program guidelines.

. Maintenance Costs - Reacquired Homeowner Units

Expenditures for insurance, building materials and labour to secure units and/or to maintain the property and equipment in its existing condition.

. Selling Costs - Reacquired Homeowner Units

Costs associated with selling units to subsequent clients.

. Modernization and Improvement - Rental Units or Reacquired Homeowner Units

Eligible expenditures to restore units to a marketable condition. These include:

- (a) Replacement of items which have a shorter lifespan than the building structure, eg. stoves, refrigerators, carpets, roof membranes, etc.
- (b) Modernization - the difference in cost between replacing the original items in (a) at current cost and the cost of more modern items or systems.

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(c) Improvements - structural changes which increase the value of real estate, either by increasing the present value or by extending the economic life.

Specific unit limits exist; prior approval of CMHC is required before costs in excess of these limits may be incurred.

. Operating Costs - Rental Units

Expenditures for maintenance, janitorial services, grounds keeping, insurance, equipment, and waste removal.

. Utilities - Rental Units or Reacquired Homeowner Units

Expenditures for heat, electricity, water and sewerage.

. Heating - Homeowner Units

Estimated eligible heating costs as outlined in "Heating Cost Tables to Aid Lenders in the Calculation of G.D.S.", NHA 5865.

. Taxes - Rental and Homeowner Units

Annual property taxes, grants in lieu of taxes, and local improvement charges.

. Ground rent on leased land.

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. Other - Rental and Homeowner Units

All eligible expenditures and recoveries for eligible items not included in the above list of eligible costs, as outlined in program guidelines.

. Amortization - Rental and Homeowner Units

The full principal and interest required to amortize the original investment/loan, using the original Interest Adjustment Date, amortization period and interest rate at the date of commitment.

. Financing Interest

Any financing interest payable on budgetary receipts and disbursements will be calculated at an interest rate acceptable to both Parties. Interest in such cases will be calculated on net expenditures to the date of reimbursement.

. Publicity - Rental and Homeowner Units

The costs of program publicity measures and materials as agreed upon by the Parties.

. Program Delivery and Administration Costs

Eligible costs of delivery and administration based on performance standards acceptable to CMHC.

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. Revenues - Rental and Homeowner Units

Revenues which reduce budgetary expenditures,
(includes rent, client ability payment, proceeds
from unit/project sale).

9.2 Non-Budgetary Costs

Non-budgetary costs include:

. Eligible Project Costs

Costs of a project as outlined above in 4, "Eligible
Project Costs/ Assistance".

. RNH Proposal Development Funds

Loans of up to \$10 000 per unit or \$75 000 per project
to eligible sponsors.

10. BUDGETING AND CLAIMS

The financial reporting requirements for budgeting and
claims are outlined in Appendix "3" to this Schedule
and are specified in the program guidelines.

11. INFORMATION REQUIREMENTS

NBHC will ensure that all information requirements
outlined in Appendix "2" of this Schedule and specified
in program guidelines, are provided to CMHC.

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RNH Proposal Development Funds commitment information will be provided no later than five (5) working days following the month a commitment is made.

Commitment data will be provided no later than five (5) working days following the month a commitment is made. Updates to previously communicated commitment data will be transmitted on a similar basis.

Information pertaining to clients served by the program will be obtained once a year and no later than 31 March of the subsequent year. This will provide details on clients served in all units under administration, or receiving subsidies, as at 31 December of that year.

Annual project operating data will support the final audited claims and this, along with client information, will be used as the basis for adjustments in federal payments of subsidy assistance, if necessary.

Information pertaining to the achievement of Native targets will also be made available to the provincial Native organization upon request.

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PART II
RURAL AND NATIVE HOUSING
BASIC SHELTER PROGRAM

1. OBJECTIVE

To assist Native and non-Native households in core housing need in rural areas to obtain new or existing, affordable, adequate and suitable homeownership housing.

2. PROGRAM DESCRIPTION

The Basic Shelter Program provides loans to assist eligible clients to obtain homeownership housing. Clients pay up to twenty-five percent of adjusted annual household income, as outlined in Appendix "1" of this Schedule, towards the monthly mortgage payment (principal and interest), taxes and eligible heating costs of their units. The difference between a client's monthly payment and the amount required to amortize the mortgage, plus taxes and eligible heating costs, as outlined in RNH program guidelines, is subsidized. The Federal scale and the New Brunswick scale, if the latter is to be used, are attached in Appendix "1" and must not result in occupant households remaining in core housing need.

Units will be provided under the Program according to the least costly option of purchasing, or purchasing and repairing, an existing dwelling or constructing a modest new unit. Provision of a replacement unit through the

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Basic Shelter Program is a last resort option to be applied when a household's current dwelling is beyond repair, or when it is deemed to be more cost-effective to provide a replacement dwelling than to repair the current one.

Enabling Federal Legislation

National Housing Act:

- . RNH Training Funds Program - Paragraph 37(1)(e)

Enabling Province Legislation

New Brunswick Housing Act:

- . Section 10(1)(f)
- . Section 10(2)(i)

3. ELIGIBILITY CRITERIA

3.1 Delivery Agents

Provincial Native organizations identified by CMHC will be involved in the planning, delivery and administration of the program in accordance with the Operating Agreement and Appendix "4" of this Schedule. Other groups or individuals agreed to by the parties may be eligible to act as delivery agents. Criteria for the qualification of delivery agents, such as technical and financial expertise, will be agreed to by both the federal and provincial parties.

3.2 Areas

Rural areas of 2 500 or less persons, are eligible for the Program. Rural municipal jurisdictions having a population of greater than 2 500 persons but where the population is dispersed, (i.e. no population core or centre of more than 2 500 persons), are considered rural areas eligible for the Program.

3.3 Clients

- . Native and non-Native homeowners in core housing need are eligible.
- . Social assistance recipients are eligible if written assurance is obtained prior to commitment from the Provincial authorities concerned that the net shelter component of the recipient's social assistance will not be reduced as a consequence of purchasing a unit assisted by this program.
- . A client applying for assistance under the program who has previously owned or rented a CMHC or NBHC unit, and who is in arrears on that property or has caused a loss to CMHC or NBHC within the preceding five-year period, generally does not qualify for the program until those arrears or losses are paid in full.

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4. ELIGIBLE PROJECT COSTS/ASSISTANCE

4.1 Project Costs - New Units

Eligible project costs include project costs over the Maximum Unit Price which are necessary for the completion of the project. Eligible project costs include:

- . Land - lesser of actual cost or market value and eligible fees associated with acquisition (not applicable on client owned land);
- . Construction/acquisition costs;
- . Interest - all interest accruing from the date of disbursement of all funds until the Interest Adjustment Date for the account. The nominal mortgage interest rate used by NBHC will be identical to the rate used for the RNH Homeownership and Rental component;
- . Refrigerator and stove - cost of purchasing and delivering to the unit a refrigerator and stove;
- . Legal fees; adjustments and registration costs; survey costs; and warranty program enrollment costs in applicable Provincial Home Warranty Program;
- . Other project costs which the Parties may agree to.

4.2 Project Costs - Existing Units

Eligible project costs include project costs over the Maximum Unit Price which are necessary for the completion of the project. Eligible project costs include the total acquisition cost, rehabilitation cost, and all associated fees, plus all other applicable costs listed above in "Project Costs, New Units".

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4.3 Loans

NBHC makes loan commitments for the acquisition or construction of houses for eligible homeownership clients. Loans provided are for up to 100% of the project lending value, as outlined in program guidelines, less any client down payment. The value of land owned by eligible clients on which Basic Shelter Program units are to be constructed is not included in lending value.

5. PROJECT SELECTION/DELIVERY PROCESS

5.1 Targeting

All clients must be in core housing need. NBHC will ensure that all units/funds in this component of the RNH Program are allocated within the geographic areas specified in the Operating Agreement and to priority groups in accordance with the approved three-year plan attached as Schedule B of the Operating Agreement.

Six percent of Basic Shelter Program units are to be targeted to eligible Native households. Taking into account the planning process, NBHC will assist eligible clients within this priority group with the intent to direct assistance in accordance with their share of core housing need relative to each other.

For eligible non-Native households, NBHC, taking into account the planning process, will assist eligible

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clients with the intent to direct assistance in accordance with their share of core housing need relative to each other.

Within the core housing need income limits, the number of units directed to households at the upper income levels shall not exceed their proportionate share of need.

5.2 Delivery

Approved agents may participate in delivery and administration of the program. Where an agent is involved in program delivery and/or program administration, fees-for-service approved by the parties will be paid. Agents contract their services with NBHC through an Agency Agreement. The Fee-for-Service Agency Agreement stipulates the scope, terms, conditions, fees, roles and responsibilities of the agent, and will be in a form acceptable to both CMHC and NBHC.

NBHC will ensure that a proportion of the annual allocation under this component of the RNH Program to be agreed upon by NBHC and CMHC and included in Schedule B of the Operating Agreement, is to be made available for delivery and/or administrative participation by the provincial Native organization as specified in the Agency Agreement.

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RNH training funds will be provided to eligible clients, local housing groups and Natives. The RNH training funds programs are described in RNH Program Guidelines.

A Rural and Native Housing Tripartite Management Committee will be established. The Committee will consist of senior representatives from NBHC, the provincial Native organization and the Provincial Director of CMHC. The Committee will provide a forum for planning and monitoring delivery of Rural and Native Housing programs. CMHC chairs the Committee. The terms of reference for the Committee are set out in Appendix "4" to this Schedule.

5.3 Selection Criteria

Housing assisted under the program will meet program definitions of adequacy and all appropriate program standards. Project design and unit type must be suitable to client household needs. Upon acquisition, existing units should be in reasonable conformity with National Housing Act Minimum Property Standards for Existing Residential Buildings, should be of sound construction and condition, and should be durable with a minimum of repair for the amortization period of the account.

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6. COMMITMENT

NBHC approves commitments after ensuring that eligible clients have been identified for the units and program guidelines have been adhered to. Where a delivery agent is involved, the agent provides NBHC with a recommendation on commitments.

A loan commitment for the purchase of an existing unit or construction of a new unit is made on the date of loan approval.

Commitments for new construction or repair of existing units will be cancelled if construction has not started within six months of the date of the Notice of Commitment.

A commitment on RNH training funds is made when NBHC agrees to provide funds for RNH training to eligible recipients as outlined in RNH Program Guidelines.

The reporting of commitment take-up will be:

. Capital Commitment Dollars

The dollar value of the loans approved and increases/decreases thereto for the building of new units or the acquisition and repair of existing units within the capital commitment budget.

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. Subsidy Units

The number of units committed for which subsidies will be provided for Homeownership projects within the subsidy unit budget. A unit is defined as a self-contained dwelling in detached or multiple housing form to be occupied by one eligible household. The sale of a reacquired homeownership unit to a subsequent eligible client (recycled unit) is not a new subsidy unit commitment from the program allocation.

. RNH Training Funds

The dollar value of funds approved.

7. ADVANCING

Where a project or unit commitment has been made, NBHC will ensure that the appropriate title/deed documents and mortgage or other security have been registered/obtained prior to any advances being made.

NBHC makes advances in accordance with program guidelines based on work in place for new construction or repairs on existing units. Advances for acquisition are made on the closing of the purchase.

Prior to final advance being made, NBHC performs a final inspection to ensure that all work has been completed and is in reasonable conformity with required Standards.

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Upon final advance, and in any event, within 6 months of Interest Adjustment Date, a final cost certificate will be submitted to CMHC. Confirmation of Interest Adjustment Date and final loan amount will be provided to CMHC within five (5) working days of Interest Adjustment Date.

8. PROJECT/PORTFOLIO ADMINISTRATION

NBHC will administer the homeownership portfolio in a prudent, cost-effective manner in accordance with program guidelines. Agents or local housing authorities may be utilized to perform administrative services on homeownership units/accounts such as securing vacant units.

NBHC will ensure that annual reviews of household income are undertaken to determine the level of continued assistance the household may receive in accordance with the Payment-to-Income scale as outlined in Appendix "1" of this Schedule.

9. ELIGIBLE PROGRAM COSTS

The eligible program costs of this component of the RNH Program will be funded as outlined in "Cost-Sharing". Eligible program costs include:

9.1 Budgetary Costs

Budgetary costs include the following:

. Fees-for-service - Delivery Agents

Fees-for-service paid to provincial Native organizations or other eligible program delivery agents for work they perform in the delivery and/or administration of the program as specified in the Agency Agreement. Fee levels will be jointly determined by CMHC and NBHC. Fees-for-service are not applicable on program delivery or administration activities which NBHC performs directly, without Agent involvement.

. RNH Training Funds

The Client Training Program provides funds to facilitate the training of clients and local housing groups on the RNH Program as outlined in program guidelines.

The RNH Secondment Program makes funds available to provide professional assistance to eligible local housing groups to enable them to develop their capacity to deliver and/or administer housing.

The Native Cadre Training Program provides funds to facilitate the development of Native people to enable them to participate in delivering/administering housing programs.

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. Maintenance Costs - Reacquired Units

Expenditures for insurance, building materials and labour to secure units and/or to maintain the property and equipment in its existing condition.

. Selling Costs - Reacquired Units

Costs associated with selling units to subsequent clients.

. Modernization and Improvement - Reacquired Units

Eligible expenditures to restore units to a marketable condition. These include:

(a) Replacement of items which have a shorter lifespan than the building structure, eg. stoves, refrigerators, carpets, roof membranes, etc.

(b) Modernization - the difference in cost between replacing the original items in (a) at current cost and the cost of more modern items or systems.

(c) Improvements - structural changes which increase the value of real estate, either by increasing the present value or by extending the economic life.

Specific unit limits exist; prior approval of CMHC is required before costs in excess of these limits may be incurred.

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. Utilities - Reacquired Units

Expenditures for heat, electricity, water and sewerage.

. Heating

Estimated eligible heating costs as outlined in

"Heating Cost Tables to Aid Lenders in the Calculation
of G.D.S.", NHA 5865.

. Taxes

Annual property taxes, grants in lieu of taxes, and
local improvement charges.

. Ground rent on leased land.

. Other

All eligible expenditures and recoveries for eligible
items not included in the above list of eligible costs,
as outlined in program guidelines.

. Amortization

The full principal and interest required to amortize
the original loan, using the original Interest Adjust-
ment Date, amortization period and interest rate at the
date of commitment.

. Financing Interest

Any financing interest payable on budgetary receipts
and disbursements will be calculated at an interest

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rate acceptable to both Parties. Interest in such cases will be calculated on net expenditures to the date of reimbursement.

. Publicity

The costs of program publicity measures and materials as agreed to by NBHC and CMHC.

. Program Delivery and Administration Costs

Eligible costs of delivery and administration based on performance standards acceptable to CMHC.

. Revenues

Revenues which reduce budgetary expenditures, (includes client ability payment, proceeds from unit/project sale).

9.2 Non-Budgetary Costs

Non-budgetary costs include:

. Eligible Project Costs

Costs of a project as outlined above in 4, "Eligible Project Costs/ Assistance".

10. BUDGETING AND CLAIMS

The financial reporting requirements for budgeting and claims are outlined in Appendix "3" to this Schedule and are specified in the program guidelines.

11. INFORMATION REQUIREMENTS

NBHC will ensure that all information requirements outlined in Appendix "2" of this Schedule and specified in program guidelines, are provided to CMHC.

Commitment data will be provided no later than five (5) working days following the month a commitment is made. Updates to previously communicated commitment data will be transmitted on a similar basis.

Information pertaining to clients served by the program will be obtained once a year and no later than 31 March of the subsequent year. This will provide details on clients served in all units under administration, or receiving subsidies, as at 31 December of that year.

Annual project operating data will support the final audited claims and this, along with client information, will be used as the basis for adjustments in federal payments of subsidy assistance, if necessary.

Information pertaining to the achievement of Native targets will also be made available to the provincial Native organization upon request.

FEDERAL PAYMENT-TO-INCOME SCALE

INCOME DEFINITION

For purposes of establishing the payment, NBHC will assess the annual "adjusted income" of the household in the following manner:

- Assess the income, in whatever form received, of each member of the household; income includes for example:
 - salary, wages, commissions, rents, investment income, part-time earnings, tips, alimony maintenance payments and child support received from a separated or divorced spouse;
 - Unemployment Insurance Benefits, Social Assistance, Mother's Allowance, Welfare;
 - Old Age Security Pension, Guaranteed Income Supplement, CPP/QPP pension, private pensions or annuities;
 - the first \$5 800 income, in whatever form received, of children or dependents of the household.
- Exclude from income the following, for each household member, if applicable:
 - family allowances, if they were included previously;
 - living-out or travelling allowances of any household member;
 - monies received from insurance settlements, inheritance, disability awards, sale of effects, capital gains;
 - the income, in whatever form received, of children or of dependents, if such children or dependents are in full-time school attendance;
 - work-related earnings of a single parent, working spouse or any other household member, excluding the household head up to \$1 000 per year per qualifying household member;
 - for children or dependents not in full-time school attendance, the above-noted \$1 000 deduction can be applied against income in whatever form received.
- Calculate the total income of all household members, after having considered all eligible income exclusions. The result of this is the "annual adjusted income" of the household.

For the purpose of this payment-to-income table, a child is a person, related by blood or marriage to other members of the household, and of 25 years of age or less. A dependent is a member of the household who is considered a dependent of another member of this household per the requirements of Revenue Canada. A dependent of 25 years of age or less qualifies for the same income definitions and exclusions provided to children of the household.

If any member of the household is self-employed, the work-related earnings of this household member will be the annual net income, as defined by Revenue Canada, before any personal income tax deductions, plus any capital cost allowance used in the determination of the above net income.

In all cases, a verification/confirmation of the income of household members must be obtained; for example, a statement signed by the employer, or in the case of the self-employed, a copy of the most recent income tax return or other evidence satisfactory to NBHC.

For the purpose of calculating payment, boarders are considered as members of the household and their income shall be considered on the same basis as other household members in the determination of the payment. Room and board paid to the household head or spouse will not be considered as part of the household's income.

BASIC PAYMENT

The basic payment will be determined on the basis of the household's annual "adjusted income", calculated on a monthly basis, and as applied against the following federal payment-to-income table, less an adjustment for heating for homeownership units.

PAYMENT-TO-INCOME TABLE

MONTHLY INCOME AND PAYMENT

Adjusted Income (\$)	Per Cent	Monthly Payment (\$)	Adjusted Income (\$)	Per Cent	Monthly Payment (\$)
192	16.7	32	303	22.4	68
201	17.4	35	312	22.8	71
210	18.1	38	321	23.1	74
220	18.6	41	330	23.3	77
229	19.2	44	340	23.5	80
238	19.7	47	349	23.8	83
247	20.2	50	358	24.0	86
256	20.7	53	367	24.3	89
266	21.1	56	376	24.5	92
275	21.5	59	386	24.6	95
284	21.8	62	395	24.8	98
293	22.2	65	404 and up	25.0	

If the household is in receipt of social assistance, whether or not social assistance is the principal source of income, the basic payment will be the greater of the shelter component of welfare or the payment as determined on the basis of the above table, in conjunction with the household's total adjusted income.

PAYMENT ADJUSTMENTS

- For rental units, the basic payment is that payment required on the part of the occupant(s) of the dwelling for fully serviced accommodation supplied with heat, water, hot water, stove and refrigerator.
- For homeownership units, the basic payment is that payment required on the part of the occupant(s) of the dwelling for mortgage principal, interest and taxes as well as eligible heating costs as outlined in program guidelines. An estimated heating cost as outlined in "Heating Cost Tables to Aid Lenders in the Calculation of G.D.S.", NHA 5865 will be deducted from the basic payment outlined in the Payment-to-Income Table. The homeowner is responsible for paying to the supplier the cost of heating.
- Where the rental client pays for any of the services identified as part of a fully serviced rental unit over and above the basic payment, such basic payment will be reduced by an amount which will take into account the client's additional expenses subject to the minimum monthly payment.
- Where services other than those identified as part of a fully serviced rental unit are provided, the basic payment will be increased to reflect the full economic costs of providing such services.
- There will be no payment maximum set unless approved by the Parties.
- No payment will be set lower than \$32 per month for homeowner and rental clients.

SCALE IN USE

NBHC may utilize a payment table of its own but operating losses eligible for assistance from Canada will be determined on the basis of whichever of the NBHC's scale or the Federal Payment-to-Income Table produces the lowest annual operating losses. Any table in use must result in occupant households paying less than 30 percent of their income for fully serviced accommodation.

INFORMATION REQUIREMENTS: SUMMARY

Commitment Data:

- . this data is submitted by way of Notice of Commitment forms in monthly bundles;
- . the Notice of Commitment forms contain the following generic data elements:
 - commitment type;
 - client type served;
 - project location, codes and address;
 - applicant details, type, name and address;
 - * - proposal development funding (PDF);
 - sponsor, location, loan amount, number of units proposed.
 - project description:
 - description of dwelling,
 - number of units by unit and building type,
 - use of floor area;
 - heating type/eligible heating costs (homeowner only)
 - financial data:
 - project financing, amount, terms, rates,
 - equity,
 - grants;
 - project capital costs:
 - land,
 - improvements,
 - construction, acquisition or renovation costs (appraisal estimate until final costs determined);
 - project operating data (where RNH-Rental is provided):
 - eligible costs and revenues,
 - other costs and revenues,
 - subsidies, amount and sources;
 - project procurement and acquisition technique;
 - services to the project and source (sanitary services, electricity, water);
 - project pre-development costs; post-development costs; warranty enrollment fees;
 - delivery agency identifier;
 - agency fee information;
 - project recycling information;
 - account identification information.
- . this information, or part of it will be updated through a project's life cycle (e.g. at PDF commitment, at establishment of IAD, at final costs for example).
- . RNH Training Funds:
 - funds approved, training program, number of training events and contracts, names of recipient organizations and/or persons.

* Not applicable to Basic Shelter Program.

Client Data:

- . this data is provided once a year and pertains to clients served in that year;
- . the data provided will pertain to:
 - household composition;
 - household income and its source;
 - Native ancestry;
 - presence of special needs;
 - size and type of dwelling occupied;
 - rent/"ability payment";
 - condition and affordability of household's previous dwelling.

Operating Data:

- . this data is provided once a year in support of audited final subsidy claims and contains the following generic data elements:

(For Homeowner-RNH)

- annual amortization costs;
- annual taxes;
- eligible heating costs;
- client "ability payment";
- warranty costs;
- post-occupancy repair costs;
- arrears.

(For Rental-RNH)

- annual amortization costs;
- annual taxes;
- project operating costs (such as financing charges, utilities, maintenance, replacement reserves);
- project revenues (such as rents, parking, laundry);
- management expenses, including tenant counselling;
- modernization and improvements;
- arrears.

(For Basic Shelter Program)

- annual amortization costs;
- annual taxes;
- eligible heating costs;
- client "ability payment";
- warranty costs;
- arrears.

The financial reporting requirements for budgeting and claims can be grouped by the following categories:

- For the Homeownership and Rental Program component, all budgeting, claims, and reporting will be segregated into the following activities unless otherwise indicated:

For the Basic Shelter Program component, all budgeting, claims, and reporting will be segregated into the following activities unless otherwise indicated:

- ### A. BUDGET PREPARATION

A three-year financial plan is developed on an annual basis as part of the joint planning process. It identifies planned commitment levels, expenditure levels, and cash flow patterns over the planning period which includes the budget year and the following two years. Commitment activity is planned on a calendar year basis whereas expenditure activity is planned on a 31 March fiscal year basis. Cash flow is presented on both a calendar and fiscal year basis for five years. Commitment, expenditure and cash flow estimates for the year preceding the budget year and the two years following the budget year are presented for planning, information and monitoring purposes only.

Budget limits for the budget year are established in Schedule B to the Operating Agreement.

Three year plans will be established by activity for the following areas:

1. Commitments - Units
2. Commitments - Budgetary
- Non-budgetary
3. Budgetary Expenditures
4. Cash Flow Forecast - Budgetary
- Non-budgetary

A. BUDGET PREPARATION (Cont'd)

1. Commitments - Units

Schedules of units committed and units placed under subsidy will be used to derive the forecasts of budgetary and non-budgetary expenditures.

Data on characteristics of the proposed units (split between new construction and existing construction, average unit capital cost, total capital costs of the units that will be amortized, projected interest rates, average length of the subsidy, amortization period, average annual operating costs, and proposed phase-in rates) will be required to support the derivation of expenditures.

2. Commitments - Budgetary

Commitments for RNH Training Funds will be expressed in terms of budgetary expenditures.

- Non-budgetary

Homeownership and Rental commitments for Sections 34.15, 34.16, and 55 loans and investments, and Basic Shelter Program commitments will be expressed in terms of capital (non-budgetary) dollars required and will be supplemented by data on characteristics of proposed units as described under 1 (Commitments - Units).

Commitments for Proposal Development Funds will be expressed in terms of capital (non-budgetary) dollars required. The projected average loan amount and the number of units/projects assisted by Proposal Development Funds will also be provided.

3. Budgetary Expenditures

For the various activities in this program, as defined above, budgetary expenditures will be displayed on a portfolio basis by program by type of expenditure (e.g. operating costs, revenues, amortization, modernization and improvement, agency fees, delivery and administration costs, and financing interest) in accordance with program guidelines.

For Proposal Development Funds, the amount of loan forgiveness will be provided.

For RNH Training Funds, the amounts to be disbursed will be provided.

4. Cash Flow - Budgetary

A summary of the expected quarterly cash flow of budgetary expenditures will be provided to assist in cash management.

- Non-budgetary

A summary of the expected quarterly cash flow of non-budgetary expenditures will be provided to assist in cash management.

B. BUDGET ADMINISTRATION

The approved annual budget is contained in Schedule B of the Operating Agreement. Changes to an approved budget must be determined and communicated in accordance with the Operating Agreement and the guidelines.

C. COMMITMENTS

Commitments for loans and investments for housing will be reported in units and in capital dollars; commitments for Proposal Development Funds will be reported in capital dollars; and commitments for RNH Training Funds will be reported in budgetary dollars.

Notice of commitment forms for commitments made in the month will be submitted by NBHC to CMHC within five (5) working days following the end of the month in which the commitment was made. CMHC shall acknowledge receipt of commitment forms.

D CLAIMS

Claims for settlement between the parties will be submitted on a monthly basis within thirty days of the end of the month to which the transaction relate. Claims will contain sufficient information to permit:

- a) interim verification that the amounts being claimed or remitted are reasonable and within approved budgets;
- b) the recording of the necessary accounting entries relating to budgetary and non-budgetary expenditures and asset balances; and
- c) the monitoring of the status of the portfolio through continuity schedules of units committed, units under subsidy and asset balances.

The entire financial activity of the program shall be reported by NBHC, together with each party's proportionate share of expenditures.

Budgetary expenditures related to prior year accruals will be reported.

Amounts claimed for budgetary expenditures may be based upon estimates of actual activity. Estimates must be adjusted to actual on a periodic basis in accordance with program guidelines.

The monthly claim for the Rural and Native Housing Program will include:

1. Continuity Schedule: Asset Balances and Units.

This schedule is required to enable CMHC to monitor the status of the RNH and BSP portfolios in terms of non-budgetary expenditures and units, both under construction and under subsidy (repayment). Sufficient information will be included on commitments, advances, interest, amortization, arrears, and other asset related activity to ensure that advances plus interest are within commitment amount and to record financial activity not requiring cash settlement. A listing, by project, of loan amounts being transferred from under construction (advancing) to under subsidy (repayment) at IAD will be provided and will reconcile to the continuity schedule.

This schedule will also contain information on the number of units that have been committed in both components of the program, those that are receiving subsidies/under repayment, and those that are committed but not yet fully advanced ("outstanding commitments").

2. Continuity Schedule: Proposal Development Funds Loans (RNH Homeownership and Rental)

This schedule is required to monitor the loans that have been committed, advances on those loans, outstanding commitments, loans forgiven, and loan repayment.

3. Continuity Schedule: RNH Training Funds

This schedule is required to monitor the RNH Training Funds that have been committed, disbursements on these commitments, and outstanding commitments.

D CLAIMS (Cont'd)

4. Expenditures

A report of actual expenditures and receipts or an estimate of expenditures incurred during the month is required to monitor the financial impacts of program and to inform CMHC of its share of the expenditures.

The expenditures will be displayed by program component, activity and expenditure category consistent with budget requirements. Sufficient data will be provided to support the agency fees, and the delivery and administration costs claimed. It is not necessary to provide detailed object of expenditure information in support of the claimed amounts for delivery and administration costs.

The report will also disclose the respective share of the expenditures of each party and the amounts for which reimbursement is being requested by NBHC.

E. ANNUAL INFORMATION - AUDITED

The audited statement of budgetary and non-budgetary expenditures will provide an independent verification of the proper use of funds in accordance with the Operating Agreement and program guidelines and will be used to determine the final amount payable to or recoverable from NBHC for the fiscal year ending 31 March.

The audited statement and its supporting schedules will contain information at a level similar to that provided on the monthly claims for the fiscal year.

This statement and its supporting schedules will be accompanied by operating data at the project level by program component as outlined in Appendix 2 (Information Requirements) of this schedule. Project level operating data will be audited in accordance with program guidelines. Budgetary expenditures will be broken down by year of commitment in a supporting schedule. This schedule does not require audit and may be based on reasonable estimates.

Audited information will be submitted no later than 30th September.

ANNUAL INFORMATION - UNAUDITED

Annual outstanding commitment and asset balance information by program component and account, as at 31 December will be submitted for planning and monitoring purposes and to support information contained in CMHC's records.

A listing by program component and project of outstanding commitment information will be presented by year of commitment and show the total advances to date including interest, if any, for loans and investments, Proposal Development Funds, and RNH Training Funds.

A listing by program component and project of asset balances and terms (interest rate, IAD, amortization period, arrears) will be provided.

This information is required to reconcile the detailed asset and commitment files maintained by CMHC to those of NBHC.

Unaudited information must be submitted to CMHC no later than 31 January.

F. BUDGETARY EXPENDITURE ACCRUALS

Budgetary expenditures which have been incurred but not disbursed within the fiscal year ending 31 March and which, in accordance with program guidelines, should be charged to the applicable program component budget for that year, will be reported by the NBHC by 30 April. This information will be certified by a senior financial officer of NBHC. Estimates of the accruals by program component can be submitted at this time but will have to be adjusted to actuals when the final audited statement of expenditures is submitted.

TRIPARTITE MANAGEMENT COMMITTEE - TERMS OF REFERENCE

The RNH Tripartite Management Committee responsibilities under the Rural and Native Housing program are listed below:

- . Proposing annual and three-year housing plans in accordance with the Operating Agreement.
- . Identifying and setting priorities for rural areas and communities requiring RNH homeownership and rental activity and establishing the number of units to be provided in each area/municipality in accordance with the Operating Agreement.
- . Ensuring that residents of the selected rural areas and municipalities are properly informed of the program.
- . Establishing the strategy for the delivery of the program within the national guidelines.
- . Determining the role of Native delivery agents and giving them specific direction in carrying out their activities.
- . Coordinating the various activities attendant to the delivery strategy for the program.
- . Monitoring all program delivery related activities on an ongoing basis.
- . Developing and maintaining all necessary information on the housing needs of the client group.
- . Ensuring that there is client counselling service available.
- . Providing direction to Native delivery agents with respect to counselling strategies and ensuring that appropriate resources are available.
- . Coordinating the client counselling activities provincially.

INTERVIEW SUMMARY SHEET - DATE 10/10/1964

The following information was obtained from the interview of [Name] on 10/10/64. [Name] is a [Age] year old [Gender] [Race] [Nationality] [Religion] [Marital Status] [Occupation] [Address] [City] [State] [Zip] [Country].

[Name] was born on [Date] at [Location]. He is a [Nationality] [Religion] [Marital Status] [Occupation] [Address] [City] [State] [Zip] [Country].

[Name] has been married to [Name] since [Date]. They have [Number] children, [Name] and [Name]. [Name] is a [Nationality] [Religion] [Marital Status] [Occupation] [Address] [City] [State] [Zip] [Country].

[Name] has been employed by [Company] since [Date]. He is a [Nationality] [Religion] [Marital Status] [Occupation] [Address] [City] [State] [Zip] [Country].

[Name] has been a member of [Organization] since [Date]. He is a [Nationality] [Religion] [Marital Status] [Occupation] [Address] [City] [State] [Zip] [Country].

[Name] has been a member of [Organization] since [Date]. He is a [Nationality] [Religion] [Marital Status] [Occupation] [Address] [City] [State] [Zip] [Country].

[Name] has been a member of [Organization] since [Date]. He is a [Nationality] [Religion] [Marital Status] [Occupation] [Address] [City] [State] [Zip] [Country].

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